

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 26, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chana R. Carter
2113 Powell Road
Richmond, VA 23224

Case Number: 13-34063-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2776

Attorney for Debtor(s) (name and address):
Not Represented by Attorney

Bankruptcy Trustee (name and address):
Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **September 12, 2013**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **December 11, 2013**

For a governmental unit: **January 22, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: November 12, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **October 2, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:
Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: July 31, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Chana R. Carter
 Debtor

Case No. 13-34063-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: B9I

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Jul 31, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2013.

db +Chana R. Carter, 2113 Powell Road, Richmond, VA 23224-2849
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 11918068 +Alltel, One Allied Drive, Building 4, Second Floor, Little Rock, AR 72202-2099
 11918069 Bk Comw, Boush & Charlotte Sts, Norfolk, VA 23510-0000
 11918070 +Broad Street Vet, 3320 W. Broad St., Richmond, VA 23230-5008
 11918081 +CJW Medical Center, Post Office Box 99008, Bedford, TX 76095-9108
 11918071 +Cac Financial Corp, 2601 Nw Expwy, Oklahoma City, OK 73112-7236
 11918072 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
 11918074 +Certegy, P.O. Box 30046, Tampa, FL 33630-3046
 11918075 +Certified Recovery Systems, 7207 regency square Blvd., Ste 100, Houston, TX 77036-3189
 11918077 +Check City, Post Office Box 970183, Orem, UT 84097-0183
 11918080 +City of Richmond DPU BANK, Dept. of Public Utilities, 730 E. Broad Street, 5th floor, Richmond, VA 23219-1861
 11918082 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 11918083 +Credit Adjust, 2601 Nw Express Way, Suite 1000 E, Oklahoma City, OK 73112-7238
 11918084 #+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1718
 11918086 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, Attn: System Credit, Post Office Box 26666, Richmond, VA 23261-0000)
 11918085 +Dominion Medical Associates, Post Office Box 5449, Richmond, VA 23220-0449
 11918087 +Enterprise Leasing, 703 Gum Rock Court, Newport News, VA 23606-2523
 11918092 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recry, 9701 Metropolitan Suite B, Richmond, VA 23236-0000)
 11918088 +Fast Auto Loan Atty, Malnik & Salkin, P.A., 1776 N. Pine Island Rd; # 102, Plantation, FL 33322-5200
 11918089 Fast Auto Loan, Inc. Reg Agent, CT Corporation, 4701 Cox Road; Suite 301, Glen Allen, VA 23060-6802
 11918090 +Fast Auto Loans, 6150 Midlothian Turnpike, Richmond, VA 23225-5922
 11918093 +Focused Recovery Management, 8306 Laurel Fair Circle, Suite 200, Tampa, FL 33610-7344
 11918094 +Henrico Doctor's Hospital, P.O. Box 402478, Atlanta, GA 30384-2478
 11918095 +Homesmart, 2800 Canton Road, Suite 900, Marietta, GA 30066-5477
 11918099 +McKenry Dancigers Dawson & Lak, 192 Ballard Court, Ste 400, Virginia Beach, VA 23462-6538
 11918100 +NCO, P.O. Box 585, Ramsey, NJ 07446-0585
 11918103 +Primary Health Group, Inc., Post Office Box 281814, Atlanta, GA 30384-1814
 11918105 +Rac Acceptance, 5501 Headquarters Dr, Plano, TX 75024-5837
 11918107 +Robious Sports & Fitness-33377, 10800 Center View Drive, Richmond, VA 23235-4757
 11918108 Safeco Insurance Co., Post Office Box 9010, New Britain, CT 06050-9010
 11918111 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 11918112 +Va Credit Union, 7500 Boulders View Drive, Richmond, VA 23225-4066
 11918113 #+Verizon - Bankrutpcy Dept, P.O. Box 3397, Wilmington, IL 61702-3397
 11918114 +Virginia Emer Phys LLP, P. O. Box 17694, Baltimore, MD 21297-1694

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11918064 +E-mail/Text: snaler@lstadvantage.org Aug 01 2013 03:35:08 1st Advantage Fcu, 110 Cybernetics Way, Yorktown, VA 23693-5615
 11918066 EDI: AFNIRECOVERY.COM Aug 01 2013 02:58:00 AFNI, 404 Brock Drive, Post Office Box 3427, Bloomington, IL 61702-3427
 11918065 +EDI: AAEO.COM Aug 01 2013 02:58:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
 11918067 +EDI: ALLIANCEONE.COM Aug 01 2013 02:58:00 Alliance 1, 4850 Street Rd Ste 300, Treve, PA 19053-6643
 11918073 +EDI: CAPIO.COM Aug 01 2013 02:58:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
 11918076 +E-mail/Text: heatherg@checkcity.com Aug 01 2013 03:33:57 Check City, 21 East Broad Street, Richmond, VA 23219-1731
 11918078 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Aug 01 2013 03:59:18 City of Richmond, City Hall, 900 E. Broad Street - Rm 100, Richmond, VA 23219-6115
 11918079 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Aug 01 2013 03:57:02 City of Richmond, Personal Property Tax Assmnt, 900 E. Broad Street - Rm 102, Richmond, VA 23219-1907
 11918091 +EDI: AMINFOFP.COM Aug 01 2013 02:58:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 11918096 +EDI: ICSYSTEM.COM Aug 01 2013 02:58:00 I.C. System, 444 Highway 96 East Box 64887, Saint Paul, MN 55127-2557
 11918097 +EDI: ICSYSTEM.COM Aug 01 2013 02:58:00 I.C. Systems, Inc., P.O. Box 64378, St Paul, MN 55164-0378
 11918098 EDI: IRS.COM Aug 01 2013 02:58:00 Internal Revenue Service, Insolvency Unit, Post Office Box 21126, Philadelphia, PA 19114-0000
 11918101 E-mail/Text: bankruptcydepartment@ncogroup.com Aug 01 2013 03:36:01 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101-0000
 11918102 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 01 2013 03:36:01 Nco Fin/51, Pob 15273, Wilmington, DE 19850-5273
 11918104 +E-mail/Text: pcm@netmdbusiness.com Aug 01 2013 03:34:42 Profession Emergency Care, P.O. Box 1257, Troy, MI 48099-1257

District/off: 0422-7

User: baumgartn
Form ID: B9I

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Total Noticed: 54

Date Rcvd: Jul 31, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11918106	+EDI: HCA2.COM Aug 01 2013 03:03:00	Retreat Hospital, Post Office Box 13620, Richmond, VA 23225-8620
11918109	EDI: AGFINANCE.COM Aug 01 2013 03:03:00	Springleaf Financial S, Po Box 969, Evansville, IN 47706-0000
11918112	+EDI: VACU.COM Aug 01 2013 02:58:00	Va Credit Union, 7500 Boulders View Drive, Richmond, VA 23225-4066
11918115	+EDI: WESTASSET.COM Aug 01 2013 03:03:00	West Asset, 2703 N Highway 75, Sherman, TX 75090-2567
11918116	EDI: WESTASSET.COM Aug 01 2013 03:03:00	West Asset Management, PO Box 105741, Atlanta, GA 30348-5741

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11918110 ##+The Rental Store, 6312 West Broad Street, Richmond, VA 23230-2010

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

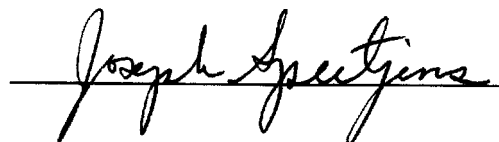
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2013

Signature:



District/off: 0422-7

User: baumgartn
Form ID: B9I

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Total Noticed: 54

Date Rcvd: Jul 31, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2013 at the address(es) listed below:

Robert E. Hyman station08@ricva.net,
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.
net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ric
va.net;stat

TOTAL: 1